

房貸可負擔貸款調整 (Home Affordable Modification)

瞭解可如何使房貸付款的負擔變輕。

您是否身陷每月想方設法以支付月房貸的困境？或許是因為利率上升，或您現在的所得較少？歐巴馬政府的「房貸可負擔計劃」(Making Home Affordable Program) 中的「房貸可負擔貸款調整」(Home Affordable Modification) 可能就是解決之道。「房貸可負擔貸款調整」(Home Affordable Modification) 為符合資格的屋主提供他們負擔得起的房貸付款。

若您具備下列條件，您即可能符合「房貸可負擔貸款調整」(Home Affordable Modification) 的資格：

- 擁有 1 到 4 單位的房屋作為主要住所。
- 在 2009 年 1 月 1 日時或之前開始支付房貸。
- 房貸付款金額 (包括稅金、保險及屋主協會費用) 超過每月總 (稅前) 所得的 31%。
- 一單位房產的首次貸款欠款低於或等於 \$729,750 (2 到 4 單位的房屋有較高的上限 – 請向您的房貸貸款機構洽詢)。

立即採取行動

若您認為自己是符合「房貸可負擔貸款調整」(Home Affordable Modification) 資格的數百萬名屋主之一，請立即採取行動。

- 造訪 www.MakingHomeAffordable.gov。
- 撥打 Homeowner's HOPE™ 專線 1-888-995-HOPE (4673)，與英語或西班牙語的代表交談，或者可預約時間與其他語言的代表交談。
- 請切記：即使某些資訊是以您的母語提供，與您房屋貸款相關的文件仍是使用英文。如果您在英文的使用上有困難，Homeowner's HOPE™ 專線的 HUD 認可房產顧問可為您提供幫助。
- HUD 認可的房產顧問能夠針對您的狀況與您進行討論，並協助您做出最佳的選擇。到 www.hud.gov 尋找經 HUD 認可的房產顧問。



這些服務都是免費的！

若您的房屋已排定法拍 (foreclosure) 時間，請立即聯絡您的房貸貸款機構或房產顧問。在我們評估您的貸款期間，您的房貸貸款機構可能會延後法拍房屋的時間。

警惕房屋法拍營救詐騙行為

- 騙徒經常將詐騙目標鎖定在繳不出房貸或是急著出售房屋的屋主。請瞭解並避免常見的詐騙行為。
- 獲 HUD 認可之房產顧問所提供的協助，是完全免費的。若有任何人要求您支付諮詢或貸款調整的費用，請務必小心。
- 若有人催促您立即簽署文件，請務必小心。
- 除非您是直接與房貸貸款機構商談豁免債務事宜，否則請勿向任何人轉讓您的產權。
- 除非經過房貸貸款機構的核准，否則切勿將房貸付款支付給除房貸貸款機構之外的任何人。




MAKING HOME AFFORDABLE.gov

Visit www.MakingHomeAffordable.gov or call 1-888-995-HOPE (4673)

Home Affordable Modification

Learn how you may be able to make your mortgage payment more affordable.

Are you struggling to make your monthly mortgage payment, perhaps because your interest rate has increased or you now have less income? A Home Affordable Modification through the Obama Administration's Making Home Affordable Program may be the solution. A Home Affordable Modification provides eligible homeowners with mortgage payments they can afford.

You may be eligible for a Home Affordable Modification if you:

- Own a 1- to 4-unit home that is your primary residence.
- Got your mortgage on or before January 1, 2009.
- Have a mortgage payment (including taxes, insurance, and homeowners association dues) that is more than 31 percent of your gross (pre-tax) monthly income.
- Owe less than or equal to \$729,750 on your first mortgage for a one unit property (there is a higher limit for 2- to 4-unit properties – consult your mortgage lender).

Take Action Today

If you think you may be among the millions of homeowners who are eligible for a Home Affordable Modification, act now.

- Visit www.MakingHomeAffordable.gov.
- Call the Homeowner's HOPE™ Hotline at 1-888-995-HOPE (4673) to speak with a representative in English or Spanish, or to make an appointment to speak with a representative in another language.
- A HUD-approved housing counselor can also talk to you about your situation and help you decide what options are best for you. You can find a HUD-approved housing counselor at www.hud.gov.



These services are free!

If you are scheduled for foreclosure, contact your mortgage lender or a housing counselor immediately. Your mortgage lender may postpone the foreclosure while your loan is evaluated.

Beware of Foreclosure Rescue Scams

- Scam artists often target homeowners who are struggling to meet their mortgage commitment or anxious to sell their homes. Recognize and avoid common scams.
- Assistance from a HUD-approved housing counselor is FREE. Beware of anyone who asks you to pay a fee in exchange for counseling or a loan modification.
- Beware of people who pressure you to sign papers immediately.
- Do not sign your deed over to anyone unless you are working directly with your mortgage lender to forgive your debt.
- Never make a mortgage payment to anyone other than your mortgage lender without their approval.



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